Case 09-30542 Doc 1 Filed 08/20/09 Entered 08/20/09 11:45:24 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 47

## United States Bankruptcy Court Northern District of Illinois Eastern Division

Voluntary Petition

Name of Debtor (	(if individual	l, enter Last, F	irst, Middle)	:		Name	Name of Joint Debtor (Spouse) (Last, First, Middle)					
E	Ellis,	Rober	t Sinc	lair, J	ſ.		Ellis, Barbara, Ann					
All Other Names and trade names		e Debtor in the	last 8 years	s (include ma	rried, maider	n All Ot maide	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-6136							ur digits of Soc e than one, stat		dual-Taxpaye	r I.D. (ITIN) No./Complete EIN		
Street Address of	f Debtor (No	o. & Street, Ci	ty, and State	e):		Street	Address of Joi	nt Debtor (No.	& Street, City	, and State):		
13156 S.	Eberha	art Ave				131	56 S. Eb	erhart A	Ave			
Chicago IL 60827							cago IL			60827		
County of Reside	ence or of th	ne Principal Pla	ace of Busin	ess:		Count	y of Residence	or of the Prince	cipal Place of I	Business:		
		CO	OK						соок			
Mailing Address of	of Debtor (if	f different from	street addre	ess)		Mailin	g Address of Jo	int Debtor (if o	different from s	treet address):		
Location of Princi	ipal Assets	of Business D	ebtor (if diffe	erent from str	eet address	above):						
Type of Debto	or (Form of eck one box)			Nature of Bu (Check one		Char	ter of Bankru	ptcy Code Un	der Which th	e Petition is Filed (Check one box)		
		Joint Debtors)		Care Busine			hapter 7		☐ Chapter	15 Petition for Recognition		
	it D on page 2		_ ~	e Asset Real ed in 11 U.S.		.	hapter 9		of a Fore	eign Main Proceeding		
l _ `		s LLC & LLP)	Railro		3 3 10 1 (0 12	·   - ~	☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 15 Petition for Recognition					
☐ Partnersh	nip			broker nodity Brokei		<b>□</b> c	hapter 13		of a Fore	eign Nonmain Proceeding		
,	debtor is no tities, check	ot one of the	L	ing Bank				Nature o	f Debts (Check	one Box)		
	type of ent		☐ Other	_		■ De	■ Debts are primarily consumer □ Debts are primarily business					
				Tax-Exempt		— de	debts, defined in 11 U.S.C. debts.					
				Check box, if ap or is a tax-exe		_	§ 101(8) as "incurred by an individual primarily for a					
			organ	ization under	Title 26 of tl	ne pe	ersonal, family,					
				d States Cod nue Code).	e (the Interna	al pu	ırpose."					
		Filing Fee (C	neck <b>one</b> box)	)		Chaak	ana hav	Cha	pter 11 Debt	ors		
Filing Fee atta	ached						Check one box  ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)					
					<b></b>		☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)					
Filing Fee to be signed applicate						CHECK	Check if:					
unable to pay	fee except	in installments	s. Rule 1006	(b). See Office	cial Form 3A	_	☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affliates) are less than \$2,190,000.					
Filing Fee wa	vier reques	ted (applicable	to chapter	7 individuals	only). Must		Check all applicable boxes:					
attach signed	application	for the court's	considerati	on. See Offic	ial Form 3B.		A plan is being filed with this petition.  Acceptances of the plan were solicited prepetition from one of more classes					
							f creditors, in a					
Statistical/Admi						-14:				This space is for court use only		
<ul> <li>Debtor estimates that funds will be available for distribution to unsecured credition</li> <li>Debtor estimates that, after any exempt property is excluded and administrative of funds available for distribution to unsecured creditors.</li> </ul>							es paid, there w	vill be no				
Estimated Number	r of Creditors	s 🗆										
1-	50-	100-	200-	1,000-	5,001-	10,001	25,001	50,001	Over			
49 Estimated Assets	99	199	999	5,000	10,000	25,000	50,000	100,000	100,000			
□ \$0 to	\$50,001to	\$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	☐ More than			
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1billion	\$1 billion			
Estimated Liabilitie	es											
\$0 to	\$50,001 to	\$100,001 to	\$500,001	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion			
\$50,000	\$100,000	\$500,000	to \$1	million	million	million	million	ω ψ IDIIIOII	ų i Dillioti			

PFG Record #

Case 09-30542 Doc 1 Filed 08/20/09 Entered 08/20/09 11:45:24 Desc Main B1 (Official Form 1) (1/08) Document Page 2 of 47 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Ellis, Robert Sinclair, Jr. **Barbara Ann Ellis** All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: None District: Relationship: Judge: **Exhibit B** Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11, United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Justin R. Storer Justin R. Storer Dated: 08/19/2009 **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Nο **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment)

# (Address of Landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

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### **Voluntary Petition**

This page must be completed and filed in every case)

### Name of Joint Debtor(s)

Ellis, Robert Sinclair, Jr. Barbara Ann Ellis

## **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

## /s/ Robert Sinclair Ellis, Jr.

## **Robert Sinclair Ellis**

Dated: 07/25/2009

/s/ Barbara Ann Ellis

**Barbara Ann Ellis** 

Dated: 07/25/2009

Signature of Attorney

/s/ Justin R. Storer

Signature of Attorney for Debtor(s)

### Justin R. Storer

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 08/19/2009

### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

## << Sign & Date on Those Lines

## << Sign & Date on Those Lines

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



<sup>\*</sup> In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

# Document Page 4 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Sinclair Ellis Jr. and Barbara Ann Ellis, Debtors

Bankruptcy Docket #:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 07/25/2009 /s/ Robert Sinclair Ellis, Jr. Robert Sinclair Ellis, Jr.



Sign & Date Here

#### Page 5 of 47 Document UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Sinclair Ellis Jr. and Barbara Ann Ellis, Debtors

Bankruptcy Docket #:

## **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH** CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		Barbara Ann Ellis	Here
Dated:	07/25/2009	/s/ Barbara Ann Ellis	Sign & Date
I certify u	nder penalty of perjury	that the information provided above is true and correct.	
	<ol><li>The United States trustee or ot apply in this district.</li></ol>	bankruptcy administrator has determined that the credit counseling requirement	of 11 U.S.C. § 109(h)
	Active military duty in a milit	ary combat zone.	
partici		S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasong in person, by telephone, or through the Internet.);	nable effort, to
of reali		I.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency sons with respect to financial responsibilities.);	o as to be incapable
	4. I am not required to receive a notion for determination by the co	a credit counseling briefing because of: [Check the applicable statement.] [Must purt.]	be accompanied
your b manaç the 30	ankruptcy petition and promptly gement plan developed through -day deadline can be granted or	to the court, you must still obtain the credit counseling briefing within the first 30 file a certificate from the agency that provided the counseling, together with a counseling. Failure to fulfill these requirements may result in dismissal of your only for cause and is limited to a maximum of 15 days. Your case may also be disagyour bankruptcy case without first receiving a credit counseling briefing.	py of any debt case. Any extension of
	from the time I made my requestan file my bankruptcy case now	dit counseling services from an approved agency but was unable to obtain the set, and the following exigent circumstances merit a temporary waiver of the credit. [Must be accompanied by a motion for determination by the court.] [Summarized]	counseling requirement
perfo a cop	ed States trustee or bankruptcy a orming a related budget analysis	the filing of my bankruptcy case, I received a briefing from a credit counseling acadministrator that outlined the opportunties for available credit counseling and as , but I do not have a certificate from the agency describing the services provided by describing the services provided to you and a copy of any debt repayment planer your bankruptcy case is filed.	sisted me in to me. You must file
perfo	d States trustee or bankruptcy a rming a related budget analysis	the filing of my bankruptcy case, I received a briefing from a credit counseling agadministrator that outlined the opportunties for available credit counseling and as and I have a certificate from the agency describing the services provided to me ayment plan developed through the agency.	sisted me in

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In re

Robert Sinclair Ellis Jr. and Barbara Ann Ellis, Debtors

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED				
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other		
SCHEDULE A - Real Property	Yes	1	\$854,000	\$-	\$-		
SCHEDULE B - Personal Property	Yes	3	\$143,595	\$-	\$-		
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-		
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$717,470	\$-		
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-		
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$87,300	\$-		
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-		
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-		
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$4,685		
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$4,637		
TOTALS	\$ 997,595 TOTAL ASSETS	\$ 804,770 TOTAL LIABILITIES					

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Robert Sinclair Ellis Jr.and Barbara Ann Ellis, Debtors

Bankruptcy Docket #:

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0
State the following:	

Average Income (from Schedule I, Line 16)	\$ 4,685.40
Average Expenses (from Schedule J, Line 18)	\$ 4,637.49
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 11,046.25

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 4,259.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 87,300.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 91,559.00

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Sinclair Ellis Jr. and Barbara Ann Ellis, Debtors

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
62 W. 114th Place, Chicago IL 60628. Debtor's rental property- SURRENDER	Fee Simple	J	\$ 110,000	\$ 86,789
1643 Shirley Drive, Calumet City, 60409. Debtor's rental property- SURRENDER	Fee Simple	J	\$ 120,000	\$ 98,719
2511 Terrace, Lynwood IL 60411. Debtors' rental property - SURRENDER	Fee Simple	J	\$ 250,000	\$ 223,175
7543 S. Dante, Chicago 60619. Debtor's rental property - SURRENDER	Fee Simple	J	\$ 250,000	\$ 197,646
13156 S. Eberhart Calumet Park, IL 60827 - (Debtors primary residence)	Fee Simple	J	\$ 124,000	\$ 82,883

**Total Market Value of Real Property** 

(Report also on Summary of Schedules)

\$854,000.00

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Sinclair Ellis Jr. and Barbara Ann Ellis, Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property		Debtor's Propert Deduc	t Value of Interest in y, Without cting Any d Claim or
01. Cash on Hand	Х				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.					
		Checking account with TECH Credit Union (55402)	J	\$	1,500
		Checking account with First National Bank of Illinois (5254)	J	\$	2,000
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods: TV, DVD player, stereo, computer, sofa, small appliances, washer/dryer, 1 bed and dresser, lawn mower, tools, BBQ grill	J	\$	3,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures	J	\$	25
06. Wearing Apparel		books, compact biscs, Tapes/Records, Family Fictures	J	Ψ	25
30g / pps.c.		Necessary wearing apparel.	J	\$	100
07. Furs and jewelry.					
		Earrings, watch, wedding bands	J	\$	150
08. Firearms and sports, photographic, and other hobby equipment.		Hobby equipment: camera	J	\$	100
PFG Record # 436923					

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCH	ΙΕC	OULE B - PERSONAL PROPERTY			
Type of Property	NONE	Description and Location of Property	C H W J	Debtor's Propert Deduc	t Value of Interest in y, Without ting Any d Claim or
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.					
		Mr Ellis' term Life Insurance through All State - No Cash Surrender Value. Wife is beneficiary.	Н	\$	0
		Mrs. Ellis' term Life Insurance through All State - No Cash Surrender Value. Husband is beneficiary	w	\$	0
10. Annuities. Itemize and name each issuer.	X				
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X				
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars					
		Pension w/ Employer/Former Employer - 100% Exempt.	н	\$	30,806
		Pension w/ Employer/Former Employer - 100% Exempt.		\$	65,824
13. Stocks and interests in incorporated and unincorporated businesses.	X				
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts receivable	X				
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X				
				(40'27'	D 0 . f f

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCH	SCHEDULE B - PERSONAL PROPERTY					
Type of Property	N O N Description and Location of Property		A N	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or		
18. Other liquidated debts owing debtor including tax refunds. Give particulars.						
		Unpaid rent owed by Christopher Davenport. Debtors have no forwarding address. Previous address was 7543 S. Dante 2nd Front, Chicago, IL 60619.	J	\$ 4,090		
		Unpaid rent owed by Melanie Holloway. Debtors have no forwarding address. Previous address was 7543 S. Dante 1st Rear, Chicago, IL 60619.	J	\$ 1,900		
		Unpaid rent owed by Candace Brown. Debtors have no forwarding address. Previous address was 62 W. 114th Place, Chicago, IL 60628.	J	\$ 2,835		
		Unpaid rent owed by Bobby Lambert and Janine Thompson. Debtors have no forwarding address. Previous address was 1643 Shirley Drive, Calumet City, IL 60409.	J	\$ 3,150		
		Unpaid rent owed by Cheryl Lazarus. Debtors have no forwarding address. Previous address was 2511 Terrace 2nd Flr West, Lynwood, IL 60411.	J	\$ 4,090		
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X					
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X					
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X					
22. Patents, copyrights and other intellectual property. Give particulars.	X					
23. Licenses, franchises and other general intangibles.	X					
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X					
			rm cD	(12/07) Page 3 of 4		

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE B - PERSONAL PROPERTY					
Type of Property	N O N E	Description and Location of Property	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or		
25. Autos, Truck, Trailers and other vehicles and accessories.					
		Chase - 2005 Hyundai Tiburon with over 40,000 miles. Valued through NADA	J	\$ 8,275	
		Ford Cred - 2006 Ford F150 with over 30,000 miles. Valued through NADA	J	\$ 15,750	
26. Boats, motors and accessories.	Х				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment, and supplie used in business.	X				
30. Inventory	X				
31. Animals	X				
32. Crops-Growing or Harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				
		Total (Report also on Summary of Schedules)		\$143,595	

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## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY CLAIMED EXEMPT								
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875						

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property			
13156 S. Eberhart Calumet Park, IL 60827 - (Debtors primary residence)	735 ILCS 5/12-901	\$ 30,000	\$ 124,000
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
Checking account with TECH Credit Union (55402)	735 ILCS 5/12-1001(b)	\$ 1,500	\$ 1,500
Checking account with First National Bank of Illinois (5254)	735 ILCS 5/12-1001(b)	\$ 2,000	\$ 2,000
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods: TV, DVD player, stereo, computer, sofa, small appliances, washer/dryer, 1 bed and dresser, lawn mower, tools, BBQ grill	735 ILCS 5/12-1001(b)	\$ 3,000	\$ 3,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 25	\$ 25
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 100	\$ 100
07. Furs and jewelry.			
Earrings, watch, wedding bands	735 ILCS 5/12-1001(b)	\$ 150	\$ 150
08. Firearms and sports, photographic, and other hobby equipment.			
Hobby equipment: camera	735 ILCS 5/12-1001(b)	\$ 100	\$ 100
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.			
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## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY	CLA	AIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
Mr Ellis' term Life Insurance through All State - No Cash Surrender Value. Wife is beneficiary.	735 ILCS 5/12-1001(f)	\$ 0	\$ 0
Mrs. Ellis' term Life Insurance through All State - No Cash Surrender Value. Husband is beneficiary	735 ILCS 5/12-1001(f)	\$ 0	\$ 0
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing			
plans. Give particulars  Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	\$ 30,806	\$ 30,806
F 19 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			
Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	\$ 65,824	\$ 65,824
25. Autos, Truck, Trailers and other vehicles and accessories.			
Chase - 2005 Hyundai Tiburon with over 40,000 miles. Valued through NADA	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 8,275
Ford Cred - 2006 Ford F150 with over 30,000 miles. Valued through NADA	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 15,750

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In re

Robert Sinclair Ellis Jr. and Barbara Ann Ellis, Debtors

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Observation by the first of the

Check this box if debtor h	nas no creditors hold	ing u	insecured claims to report on this Schedule D.					
Creditor's Name and Mailir Including Zip and Accour (See Instructions Abov	nt Number     🖁	A N N	* Date Claim was Incured  * Nature of Lien  *Value of Property Subject to Lien  *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1 CHASE Attn: Bankruptcy Dept. 201 N Walnut St De1-10 Wilmington DE 19801 Acct No.: 105132154		J	Dates: 2005 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 8,275 Intention: Reaffirm 524 (c) *Description: Chase - 2005 Hyundai Tiburon with over 40,000 miles. Valued through NADA				\$ 8,249	\$ 0
2 Chase Manhattan Mort Attn: Bankruptcy Dept. 10790 Rancho Bernardo San Diego CA 92127 Acct No.: 465002386	Rd	J	Dates: 2006  Nature of Lien: Mortgage  Market Value: \$ 120,000  Intention: Surrender  *Description: 1643 Shirley Drive, Calumet City, 60409. Debtor's rental property- SURRENDER				\$ 98,719	\$ 0
3 Chase Manhattan MTG Attn: Bankruptcy Dept. 3415 Vision Dr Columbus OH 43219 Acct No.: 192741414		J	Dates: 2007 Nature of Lien: Mortgage Market Value: \$ 110,000 Intention: Surrender *Description: 62 W. 114th Place, Chicago IL 60628. Debtor's rental property- SURRENDER				\$ 86,789	\$ 0
4 FORD CRED Attn: Bankruptcy Dept. Po Box Box 542000 Omaha NE 68154 Acct No.: 44373069		J	Dates: 2008  Nature of Lien: Lien on Vehicle - PMSI  Market Value: \$ 15,750  Intention: Reaffirm 524 (c)  *Description: Ford Cred - 2006 Ford F150  with over 30,000 miles.  Valued through NADA				\$ 20,009	\$ 4,259

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In re

Robert Sinclair Ellis Jr. and Barbara Ann Ellis, Debtors

	Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C H H	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
5	HOME LOAN Services INC Attn: Bankruptcy Dept. 150 Allegheny Center Mal Pittsburgh PA 15212 Acct No.: 7591044804044		J	Dates: 2006 Nature of Lien: Mortgage Market Value: \$ 124,000 Intention: Reaffirm 524 (c) *Description: 13156 S. Eberhart Calumet Park, IL 60827 - (Debtors primary residence)				\$ 82,883	\$ 0
6	Onewest BANK Attn: Bankruptcy Dept. 6900 Beatrice Dr Kalamazoo MI 49009 Acct No.: 6681010241667		J	Dates: 2007 Nature of Lien: Mortgage Market Value: \$ 250,000 Intention: Surrender *Description: 2511 Terrace, Lynwood IL 60411. Debtors' rental property - SURRENDER				\$ 223,175	\$ 0

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Pierce & Associates Attn: Bankruptcy Department 1 N. Dearborn St. #1300

Chicago IL 60602

Clerk, First Mun Div Doc #09 ch 21321

50 W. Washington St., Rm. 1001

Chicago IL 60602

7 Wells Fargo HM Mortgag	J	Dates: 2007		\$ 197,646	<b>\$</b> 0
Attn: Bankruptcy Dept.		Nature of Lien: Mortgage		, ,	
8480 Stagecoach Cir		Market Value: \$ 250,000			
Frederick MD 21701		Intention: Surrender			
		*Description: 7543 S. Dante, Chicago 60619.			
Acct No.: 7080158773663		Debtor's rental property - SURRENDER			
		JUNNENDER			

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Pierce & Associates Attn: Bankruptcy Department 1 N. Dearborn St. #1300

Chicago IL 60602

**Total** 

\$ 717,470

\$ 4,259

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

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Robert Sinclair Ellis Jr. and Barbara Ann Ellis. Debtors

In re

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Sinclair Ellis Jr. and Barbara Ann Ellis / Debtors

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

ᆫ								
Cı	reditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	A A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 nount of Claim
1	BANK OF America Attn: Bankruptcy Dept. Pob 17054 Wilmington DE 19884 Acct #: XXXXX9092		J	Dates: 1994 Reason: Credit Card or Credit Use				\$ 19,000
2	CITI Attn: Bankruptcy Dept. Po Box 6241 Sioux Falls SD 57117 Acct #: XXXXX9092		w	Dates: 1980 Reason: Credit Card or Credit Use				\$ 29,100
3	Discover FIN SVCS LLC Attn: Bankruptcy Dept. Po Box 15316 Wilmington DE 19850 Acct #: XXXXX9092			Dates: 2003 Reason: Credit Card or Credit Use				\$ 3,500

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Robert Sinclair Ellis Jr. and Barbara Ann Ellis / Debtors

In re

Record # 436923

	SCHEDULE F - CREDITORS	3 H	OL	DING UNSECURED NON-PR	RIO	RI	ΓΥ	CLAIMS
Cro	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
4	Equifax Attn: Bankruptcy Dept. P.O. Box 740241 Atlanta GA 30374			Dates: 2009 Reason: Notice Only				\$ 0
5	Acct #: XXXXX6136  Experian Attn: Bankruptcy Dept. P.O. Box 2002 Allen TX 75013 Acct #: XXXXX6136			Dates: 2009 Reason: Notice Only				\$ 0
6	GEMB/SAMS CLUB Attn: Bankruptcy Dept. Po Box 981400 El Paso TX 79998 Acct #: XXXXX9092		w	Dates: 2003 Reason: Credit Card or Credit Use				\$ 3,900
7	HFC Attn: Bankruptcy Dept. Po Box 1547 Chesapeake VA 23327 Acct #: XXXXX9092		w	Dates: 2003 Reason: Credit Card or Credit Use				\$ 14,000
8	Mcydsnb Attn: Bankruptcy Dept. 9111 Duke Blvd Mason OH 45040 Acct #: XXXXX9092		w	Dates: 2005 Reason: Credit Card or Credit Use				\$ 8,800
9	Sears/CBSD Attn: Bankruptcy Dept. Po Box 6189 Sioux Falls SD 57117 Acct #: XXXXX9092		w	Dates: 1983 Reason: Credit Card or Credit Use				\$ 9,000
10	TransUnion Attn: Bankruptcy Dept. P.O. Box 1000 Chester PA 19022 Acct #: XXXXX6136			Dates: 2009 Reason: Notice Only				\$ 0

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In re

Robert Sinclair Ellis Jr. and Barbara Ann Ellis / Debtors

SCHEDULE F - CREDITOR	S HOLDING UNSECURED NON-F	PRIORITY CLAIMS
	<u> </u>	

Creditor's Name, Mailing Address Including
Zip Code and Account Number
(See Instructions Above)

Codebtor O C & H

Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State nliquidated
Disputed

Amount of Claim

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$87,300.00

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In re

Robert Sinclair Ellis Jr. and Barbara Ann Ellis, Debtors

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases. **Description of Contract or Lease and Nature of Debtor's** Name and Mailing Address, Interest. State whether Lease is for Non-Residential Real Including Zip Code, **Property. State Contract Number or** of Other Parties to Lease or Contract. Any Government Contract. **Debra Galmore** Contract Type: Lease on Property Attn: Bankruptcy Dept. Terms/Month: 7543 S. Dante Avenue Buy Out: First floor rear Begin Date: Debtor Int: Lessor Description: 2 Candace Brown Contract Type: Attn: Bankruptcy Dept. Lease on Property Terms/Month: 62 W. 114th Place \$ Buy Out: Chicago IL 60628 Begin Date: Debtor Int: Lessor Description: **Tommie and Latrina Burns** Intention: None Contract Type: Attn: Bankruptcv Dept. Lease on Property 7543 S. Dante Avenue Terms/Month: Buy Out: Second floor rear Begin Date: Debtor Int: Lessor Description: **Bobby Lambert/Janine Thompson** Contract Type: Lease on Property Attn: Bankruptcy Dept. Terms/Month: \$ 1643 Shirley Drive Buy Out: Calumet City IL 60409 Begin Date: Debtor Int: Lessor Description:

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In re

Robert Sinclair Ellis Jr. and Barbara Ann Ellis, Debtors

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Check this box if debtor has no executory contracts or ur	nexpired leases.						
	Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.						
5	Latasha Malone Attn: Bankruptcy Dept. 2511 Terrace Second floor east	Contract Type: Terms/Month: Buy Out: Begin Date: Debtor Int: Description:	Lease on Property \$ Lessor					
6	Kansas Manning/Willie Reed Attn: Bankruptcy Dept. 7543 S. Dante Second floor front	Contract Type: Terms/Month: Buy Out: Begin Date: Debtor Int: Description:	Lease on Property \$ Lessor					
7	Naomi Roberts Attn: Bankruptcy Dept. 2511 Terrace Second floor west	Contract Type: Terms/Month: Buy Out: Begin Date: Debtor Int: Description:	Lease on Property \$ Lessor					
8	Sharon Hawkins Attn: Bankruptcy Dept. 7543 S. Dante First floor front	Contract Type: Terms/Month: Buy Out: Begin Date: Debtor Int: Description:	Lease on Property \$ Lessor					

B6G (Official Form 6G) (12/07) PFG Record # 436923

# Document Page 23 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Sinclair Ellis Jr.and Barbara Ann Ellis, Debtors

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

PFG Record # 436923 B6H (Official Form 6H) (12/07) Page 1 of 1

# UNITED STATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Sinclair Ellis Jr. and Barbara Ann Ellis, Debtors

Bankruptcy Docket #:

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	s Marital DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND		
Status: Married	None		
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT	
Occupation:	Sales Representative	Manager	
Name of Employer:	Rogers and Hollands	University of Chicago	
Years Employed	10 years	32 years	
Employer Address:	22815 Cicero	6045 S. Kenwood	
City, State, Zip	Matteson, IL 60471	Chicago, IL 60615	

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
1. Monthly Gross Wages, Salary, and commissions	\$ 2,104.31	\$ 4,068.63
(Prorate if not paid monthly.)  2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 2,104.31	\$ 4,068.63
4. LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 272.91	\$ 887.14
b. Insurance	\$ 0.00	\$ 154.73
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify) Pension:	\$ 0.00	\$ 130.62
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 42.14
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 272.91	\$ 1,214.63
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 1,831.40	\$ 2,854.00
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor	\$ 0.00	\$ 0.00
for the debtor's use or that of dependents listed above.  11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 1,831.40	\$ 2,854.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 4,6	885.40
if there is only one debtor repeat total reported on line 15.)		and if applicable on Statistical Summany

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

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<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

# UNITED STATES BARKRUPTET COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Sinclair Ellis Jr. and Barbara Ann Ellis, Debtors

Bankruptcy Docket #:

SCHEDULE J - CURRENT I	EXPENSES OF	INDIVIDUAL	DEBTOR(S)

		- /
Complete this schedule by estimating the average more payments made bi-weekly, quarterly, semi-annually, or ann	nthly expenses of the debtor and the debtor's family at time case filed. Plually to show monthly rate.	rorate any
Check box if joint petition is filed & debtor's spouse mainta	ains a separate household. Complete a separate schedule of expenditures lab	eled "Spouse".
1. Rent or home mortgage payment (include lot	rented for mobile home)	\$ 742.00
a. Real Estate taxes included? [x] Yes []	No b. Property insurance included? [x] Yes [] No	
2. Utilities: a. Electricity and Heating Fuel		\$ 365.00
b. Water, Sewer, Garbage		\$ 118.00
c. Cellphone, Internet		\$ 180.00
d. Other Home Phone and Cab	ole Television	\$ 185.00
3. Home Maintenance (repairs and upkeep)		\$ 50.00
4. Food		\$ 450.00
5. Clothing		\$ 50.00
6. Laundry and Dry Cleaning		\$ 65.00
7. Medical and Dental Expenses		\$ 150.00
8. Transportation (not including car payments)	Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train	\$ 455.00
9. Recreation, Clubs and Entertainment, Newsp	papers, Magazines, etc.	\$ 50.00
10. Charitable Contributions		\$ 315.00
11. Insurance (not deducted from wages or included the second of the sec	ded in home mortgage payments)	\$ -
<ul><li>a. Homeowner's or Renter's</li><li>b. Life</li></ul>		\$ 112.49
c. Health		<b>\$</b> -
d. Auto		\$ 341.00
e. Other		<b>\$</b> -
12. Taxes (not deducted from wages or included	in home mortgage payments)	*
(Specify) Federal or State Tax Repaymer	,	\$ -
` ' ' ' '	d 13 cases, do not list payments to be included in plan)	
a. Auto		\$743.00
b. Reaffirmation Payments		\$ -
c. Other	\$-	<b>\$</b> -
14. Alimony, maintenance and support paid to ot		<b>\$</b> -
15. Payments for support of additional dependen	<u> </u>	<b>\$</b> -
16. Regular expenses from operation of business	·	<del>\$ -</del>
17. Other: Haircuts, Hygiene, Newspaper/Mage Eyecare, Meds Postage/Bankir	s & Tuition, Books & Childcare & Pet ng GLS Repay: Babysitting Care:	
\$241.00 \$25.00	\$0.00 \$- \$-	\$266.00
18. AVERAGE MONTHLY EXPENSES (Total lines the Stastical of Summary of Certain Liabilities and Relat	s 1-17. Report also on Summary of Schedules and if applicable, on ted Data.	\$ 4,637.49
19. Describe any increase/decrease in expenditu	res anticipated to occur within the year following the filing	this document:
20. STATEMENT OF MONTHLY NET INCOME	a. Average monthly income from Line 15 of Schedule I	\$ 4,685.40
	b. Average monthly expenses from Line 18 above	\$ 4,637.49
	c. Monthly net income (a. minus b.)	\$ 47.91
	d. Total amount to be paid into plan monthly	\$ 1,000.00

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Sinclair Ellis Jr. and Barbara Ann Ellis, Debtors

Bankruptcy Docket #:

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated:	07/25/2009	/s/ Robert Sinclair Ellis, Jr.	_ │X Date & Sign │
		Robert Sinclair Ellis, Jr.	
Dated:	07/25/2009	/s/ Barbara Ann Ellis	X Date & Sign
		Barbara Ann Ellis	

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Sinclair Ellis Jr. and Barbara Ann Ellis, Debtors

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2009: \$17,520 ytd 2008: \$30,000 2007: \$31,000	employment	
Spouse		
AMOUNT	SOURCE	

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In re

S	STATEMENT OF FINA	ANCIAL AFFAIRS	
Spouse			
AMOUNT	SOURCE		
2009: \$30,478 ytd 2008: \$54,000 2007: \$54,000	employment		
02. INCOME OTHER THAN FROM	I EMPLOYMENT OR OPERATION O	BUSINESS:	
spouse separately. (Married debtor	ng the commencement of this case. Ging sfiling under chapter 12 or chapter 13 arated and a joint petition is not filed.)	must state income for each spouse	
AMOUNT	SOURCE		
2009: \$ 2008: \$61,450 2007: \$66,490	Rental income		
Spouse			
AMOUNT	SOURCE		
03. PAYMENTS TO CREDITORS:			
Complete a. or b. as appropriate, a	nd c.		
services, and other debts to any crevalue of all property that constitutes that were made to a creditor on accordan approved nonprofit budgeting ar	PR(S) WITH PRIMARILY CONSUMER editor made within 90 days immediate s or is affected by such transfer is not count of a domestic support obligation and creditor counseling agency. (Marries s whether or not a joint petition is filed	y proceeding the commencement of ess than \$600.00. Indicate with an or as part of an alternative repayment and debtors filing under chapter 12 o	of this case if the aggregate a asterisk (*) any payments ent schedule under a plan or chapter 13 must include
Name and Address	Dates of	Amount	Amount
of Creditor	Payments	Paid	Still Owing
FORD CRED Po Box Box 542000 Omaha NF 68154	Monthly	Paid \$ 1,257	\$ 18,

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In re

Robert Sinclair Ellis Jr. and Barbara Ann Ellis, Debtors

03. PAYMENTS TO CREDITORS:			
Complete a. or b. as appropriate, a	and c.		
services, and other debts to any cr value of all property that constitute that were made to a creditor on ac an approved nonprofit budgeting a	editor made within 90 days immedia s or is affected by such transfer is n count of a domestic support obligati nd creditor counseling agency. (Ma	IER DEBTS: List all payments on loans, in ately proceeding the commencement of the lost less than \$600.00. Indicate with an asson or as part of an alternative repayment arried debtors filing under chapter 12 or colled, unless the spouses are separated and the loans of the loans	his case if the aggregate sterisk (*) any payments schedule under a plan by hapter 13 must include
Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
HOME LOAN Services	Monthly	\$ 2,223	\$ 80,660
150 Allegheny Center Mal Pittsburgh PA 15212			
Chase 201 N Walnut St. DE1-1027 Wilmington, DE 19801	Monthly	\$321/monthly	\$8,249
days immediately preceding the cotransfer is not less than \$5,000 (M	ommencement of the case if the agg larried debtors filing under chapter	EBTS: List each payment or other transfe gregate value of all property that constitut 12 or chapter 13 must include payments a ses are separated and a joint petition is r	es or is affected by such and other transfers by each
Name and Address of Creditor	Dates of Payment/Transfers	Amount Paid or Value of Transfers	Amount Still Owing

Dates

of Payments

Amount Paid or Value of

Transfers

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Name & Address of Creditor

& Relationship to Debtor

Amount

Still Owing

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In re

Robert Sinclair Ellis Jr. and Barbara Ann Ellis, Debtors

## STATEMENT OF FINANCIAL AFFAIRS

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OF AGENCY AND LOCATION	STATUS OF DISPOSITION
Deutsche Bank v. Debtors 09 ch 10087	Collections	Circuit Court of Cook County, IL	Pending
OneWest Bank v. Debtors 09CH21321_	Collections	Circuit Court of Cook County IL, Chancery Division	Pending
Ellis V. Davenport and Occupants 08m1729037	Collections	Circuit Court of Cook County. First Municipal Division	Judgment for Possession. 2.27.2009
Robert Ellis v. Lazarus 07m63916	Collections	Circuit Court of Cook County, IL. 6th Municiplal Department	Judgement order for possession. 8.31.2007
Ellis v. Holloway 07M1722104	Collections	Circuit Court of Cook County, IL. First Municipal Department.	Judgment: Order for possession. 11.9.2007
Ellis V. Lambert No. 20096002240	Collections	Circuit Court of Cook County, IL	Judgment entered: order for possession. 7.2.2009
Burns V. Ellis	Personal Injury Claim		
City of Chicago v. Debtors 09ns04909A	Administrative Complaint	Department of Administrative Hearings, Chicago IL	Pending
Ellis v. Galmore	Eviction/collections	Circuit Court of Cook County, First Municipal	Pending
09 m1 712178		District	



04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person	Date	Description
for Whose Benefit Property	of	and Value
was Seized	Seizure	of Property

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In re

Robert Sinclair Ellis Jr. and Barbara Ann Ellis, Debtors

Name and Address of Person

Organization

, , ,	ECLOSURES AND RETURNS:		
returned to the seller, within	en repossessed by a creditor, sold at a foreclost one year immediately preceding the commend formation concerning property of either or both states a joint petition is not filed.)	cement of this case. (Married debto	ors filing under chapter 12
Name and Address of Creditor or Seller	Date of Repossession, Foreclosure Sale, Transfer or Return	Description and Value of Property	
06. ASSIGNMENTS AND R	ECEIVERSHIPS:		
case. (Married debtors filing	of property for the benefit of creditors made w under chapter 12 or chapter 13 must include a pouses are separated and a joint petition is not	any assignment by either or both s	•
Name and Address of Assignee	Date of Assignment	Terms of Assignment or Settlement	
preceding the commenceme property of either or both spe	s been in the hands of a custodian, receiver, o ent of this case. (Married debtors filing under clouses whether or not a joint petition is filed, un Name & Location of Court Case Title & Number	napter 12 or chapter 13 must include	de information concerning
Name and Address of Custodian			1 7

Relationship to Debtor,

If Any

Date

of

Gift

Description

and Value

of Gift

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Sinclair Ellis Jr. and Barbara Ann Ellis, Debtors

STATEMENT OF FINANCIAL AFFAIRS	
	_

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property

Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars

Date of Loss

#### 09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor 2009 Amount of Money or Description and Value of Property

Payment/Value: \$4,000.00

Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or description and Value of Property

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 2009 \$50.00

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In re

10. OTHER TRANSFERS			
transferred either absolutely	ner than property transferred in the ordinary cou or as security with two (2) years immediately p apter 13 must include transfers by either or bot a joint petition is not filed.)	preceding the commencement of	this case. (Married debtor
•	2 journ pedage. 10	Describe Dranerty	
Name and Address of Transferee, Relationship	·	Describe Property Transferred and	
to Debtor	Date	Value Received	
10b. List all property transfer	rred by the debtor within ten (10) years immedi	ately preceding the commencem	ent of this case to a self-s
trust or similar device of which	ch the debtor is a beneficiary.		
Name of	Date(s)	Amount and Date	
Trust or	of	of Sale or	
other Device	Transfer(s)	Closing	
	d instruments held in the name of the debtor or one (1) year immediately preceding the comme es of deposit, or other instruments; shares and	encement of this case. Include ch share accounts held in banks, cr	ecking, savings, or other edit unions, pension funds
financial accounts, certificate cooperatives, associations, binclude information concerni	orokerage houses and other financial institution ng accounts or instruments held by or for eithe		
financial accounts, certificate cooperatives, associations, binclude information concerni	prokerage houses and other financial institution		
financial accounts, certificate cooperatives, associations, to include information concerning the spouses are separated at Name and	orokerage houses and other financial institution ng accounts or instruments held by or for eithe and a joint petition is not filed.)  Type of Account, Last Four Digits	r or both spouses whether or not  Amount and	
financial accounts, certificate cooperatives, associations, to include information concerning the spouses are separated at the spouses are separated at the spouses of	orokerage houses and other financial institution ing accounts or instruments held by or for eithe and a joint petition is not filed.)  Type of Account, Last Four Digits of Account Number, and Amount of	r or both spouses whether or not  Amount and  Date of Sale or	
financial accounts, certificate cooperatives, associations, to include information concerning the spouses are separated at Name and	orokerage houses and other financial institution ng accounts or instruments held by or for eithe and a joint petition is not filed.)  Type of Account, Last Four Digits	r or both spouses whether or not  Amount and	
financial accounts, certificate cooperatives, associations, to include information concerning the spouses are separated at the spouses are spouses at the spouses are spouses.	orokerage houses and other financial institution and accounts or instruments held by or for eithe and a joint petition is not filed.)  Type of Account, Last Four Digits of Account Number, and Amount of Final Balance	r or both spouses whether or not  Amount and  Date of Sale or	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Sinclair Ellis Jr. and Barbara Ann Ellis, Debtors

### STATEMENT OF FINANCIAL AFFAIRS

#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository

Names & Addresses of Those With Access to Box or depository Description of Contents Date of Transfer or Surrender, if Any

**Hyde Park Bank** 

**Selves** 

Son's term life insurance policy documents from when he was a child.

None

Key has been lost for many years.

NONE

13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address of Owner

Description and Value of Property Location of Property

**Helen Tinker** 

Bank account with \$11,000. All money in the account belongs to Debtor's mother, and Debtor is on the account in case of emergency. Debtor has never put any money into the account or spent any of the money in the account.

Seaway Bank

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In re

15. PRIOR ADDRESS OF DEBTOR(S):  If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the occupied during that period and vacated prior to the commencement of this case. If a joint petition is filled, report also any sep of either spouse.  Name Dates of Occupancy  16. SPOUSES and FORMER SPOUSES:  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, Californ Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (6) years immediately preceding commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the community property state.  Name  17. ENVIRONIMENTAL INFORMATION:  "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of his toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not liristatutes or regulations regulations regulating the cleanup of the these substances, wastes, or material.  "Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly operated by the debtor, including, but not limited to, disposal sites.  "Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminatenvironmental Law.				
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16. SPOUSES and FORMER SPOUSES:  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, Californ Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the community property state.  Name  17. ENVIRONMENTAL INFORMATION:  "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of his toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to regulations regulating the cleanup of the these substances, wastes, or material.  "Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly operated by the debtor, including, but not limited to, disposal sites.  "Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminal environmental Law.	ccupied during that period and			
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17. ENVIRONMENTAL INFORMATION:  For the purpose of this question, the following definitions apply:  "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of htoxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not lir statutes or regulations regulating the cleanup of the these substances, wastes, or material.  "Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly operated by the debtor, including, but not limited to, disposal sites.  "Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminal environmental Law.				
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environmental Law.  17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it			ironmental Law, whether or not pre	esently or formerly owned
,		ything defined as a hazardous waste, ha	azardous or toxic substances, pollu	itant, or contaminant, etc.
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,				
or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, Environmental Law:	potentially liable under or in v	•	0,0	•

## Case 09-30542 Doc 1 Filed 08/20/09 Entered 08/20/09 11:45:24 Desc Main Document Page 36 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

		STATEMENT OF FIN	ANCIAL AFFAIRS	
		of every site for which the debtor provi- tal unit to which the notice was sent an	<u> </u>	f a release of Hazardous
	e Name Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
		ive proceedings, including settlements the name and address of the governm		
	d Address of mental Unit	Docket Number	Status of Disposition	
a. If the debending date partnership immediately	es of all businesses in b, sole proprietor, or way y preceding the comm	st the names, addresses, taxpayer identification which the debtor was an officer, direct as self-employed in a trade, profession encement of this case, or in which the	or, partner, or managing executive , or other activity either full- or part- debtor owned 5 percent or more of	of a corporation, partner in a time within six (6) years
a. If the detending date partnership immediately within six (6)  If the debto ending date	btor is an individual, lises of all businesses in a solution, sole proprietor, or way preceding the common solution is a partnership, listers of all businesses in	st the names, addresses, taxpayer idea which the debtor was an officer, direct as self-employed in a trade, profession encement of this case, or in which the preceding the commencement of this case, taxpayer identification which the debtor was a partner or own	or, partner, or managing executive i, or other activity either full- or part- debtor owned 5 percent or more of ase.	of a corporation, partner in a time within six (6) years fithe voting or equity securities inesses, and beginning and
a. If the detending date partnership immediately within six (6)  If the debto ending date (6) years im  If the debto ending date	btor is an individual, listes of all businesses in a proprietor, or way preceding the common of years immediately per is a partnership, listes of all businesses in a corporation, listes of all businesses in a corporation, listes of all businesses in a corporation, listes of all businesses in	st the names, addresses, taxpayer idea which the debtor was an officer, direct as self-employed in a trade, profession encement of this case, or in which the preceding the commencement of this case, taxpayer identified	or, partner, or managing executive in, or other activity either full- or part-debtor owned 5 percent or more of ase.  fication numbers, nature of the busined 5 percent or more of the voting fication numbers, nature of the busing	of a corporation, partner in a time within six (6) years the voting or equity securities inesses, and beginning and or equity securities, within six inesses, and beginning and
a. If the detending date partnership immediately within six (6)  If the debto ending date (6) years in lifthe debto ending date (6) years in Name & Las	btor is an individual, listes of all businesses in a proprietor, or way preceding the common of years immediately per is a partnership, listes of all businesses in a corporation, listes of all businesses in a corporation, listes of all businesses in a corporation, listes of all businesses in	st the names, addresses, taxpayer idea which the debtor was an officer, direct as self-employed in a trade, profession encement of this case, or in which the preceding the commencement of this case, taxpayer identified which the debtor was a partner or own the commencement of this case.	or, partner, or managing executive in, or other activity either full- or part-debtor owned 5 percent or more of ase.  fication numbers, nature of the busined 5 percent or more of the voting fication numbers, nature of the busing	of a corporation, partner in a time within six (6) years the voting or equity securities inesses, and beginning and or equity securities, within six inesses, and beginning and

# Document Page 37 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is as been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing xecutive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, o artnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.  (An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined at rithin six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years hould go directly to the signature page.)  9. BOOKS, RECORDS AND FINANCIAL STATEMENTS:  19. List all firms or individuals who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervice keeping of books of account and records and records, or prepared a financial statement of the debtor.  19. Dates Services  10. Name		STATEMENT OF FI	NANCIAL AFFAIRS
ithin six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years hould go directly to the signature page.)  9. BOOKS, RECORDS AND FINANCIAL STATEMENTS:  ist all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervise keeping of books of account and records of the debtor.  Name Dates Services Rendered  9b. List all firms or individuals who within two (2) years immediately preceding the filing of this bankruptcy case have audited the boccount and records, or prepared a financial statement of the debtor.  Dates Services Name Address Rendered  9c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records are not available, explain.  Name Address  Oddress  Oddress  Oddress  Oddress  Dates Services Rendered  Oddress  Dates Services Rendered  Oddress  Oddress	has been, within six years immexecutive, or owner of more th	ediately preceding the commencement an 5 percent of the voting or equity sec	of this case, any of the following: an officer, director, managing urities of a corporation; a partner, other than a limited partner, of
ist all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervise keeping of books of account and records of the debtor.  Name Dates Services And Address Rendered  9b. List all firms or individuals who within two (2) years immediately preceding the filing of this bankruptcy case have audited the boccount and records, or prepared a financial statement of the debtor.  Dates Services Name Address Rendered  9c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records are not available, explain.  Name Address  9d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was used by the debtor within two (2) years immediately preceding the commencement of this case.	within six years immediately pr	eceding the commencement of this case	· · · · · · · · · · · · · · · · · · ·
Name Dates Services And Address Rendered  9b. List all firms or individuals who within two (2) years immediately preceding the filing of this bankruptcy case have audited the boccount and records, or prepared a financial statement of the debtor.  Dates Services Name Address Rendered  9c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records are not available, explain.  Name Address  9d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement visued by the debtor within two (2) years immediately preceding the commencement of this case.	19. BOOKS, RECORDS AND	FINANCIAL STATEMENTS:	
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9b. List all firms or individuals who within two (2) years immediately preceding the filing of this bankruptcy case have audited the boccount and records, or prepared a financial statement of the debtor.  Dates Services Rendered  9c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records are not available, explain.  Name  Address  Address  Name  Address  Address  9d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was used by the debtor within two (2) years immediately preceding the commencement of this case.	Name	Dates Services	
Dates Services Name Address Dates Services Rendered  9c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and receive fithe debtor. If any of the books of account and records are not available, explain.  Name Address  9d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement valued by the debtor within two (2) years immediately preceding the commencement of this case.			
Name  Address  Rendered  9c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records are not available, explain.  Name  Address  9d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement visued by the debtor within two (2) years immediately preceding the commencement of this case.			
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Name  Address  9d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement visued by the debtor within two (2) years immediately preceding the commencement of this case.	account and records, or prepared or seconds.	red a financial statement of the debtor.	Dates Services
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sued by the debtor within two (2) years immediately preceding the commencement of this case.	. Name  19c. List all firms or individuals	Address who at the time of the commencement	Dates Services Rendered  of this case were in possession of the books of account and rec
Name and Date	Name  19c. List all firms or individuals of the debtor. If any of the bool	Address  who at the time of the commencements of account and records are not available.	Dates Services Rendered  of this case were in possession of the books of account and rec
	naccount and records, or preparation.  Name  19c. List all firms or individuals of the debtor. If any of the bool  Name  19d. List all financial institution	Address  who at the time of the commencement of account and records are not available.  Address  Address	Dates Services Rendered  of this case were in possession of the books of account and recable, explain.  mercantile and trade agencies, to whom a financial statement w

# Document Page 38 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FIN	ANCIAL AFFAIRS	
20 INVENTORIES			
20. INVENTORIES			
List the dates of the last to the dollar amount and bas	vo inventories taken of your property, the naniss of each inventory.	ne of the person who supervised the	e taking of each inventory, an
Date	Inventory	Dollar Amount of Inventory	
of		(specify cost, market of other	
Inventory	Supervisor	basis)	
b. List the name and addr	ess of the person having possession of the re	cords of each of the inventories rep	oorted in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records		
·	rship, list nature and percentage of interest of	case. mornour or the partitionalip.	
Name and Address	Nature of Interest	Percentage of Interest	
and Address  21b. If the debtor is a corp		Interest  pration; and each stockholder who	directly or indirectly owns,
and Address  21b. If the debtor is a corp	of Interest	Interest  pration; and each stockholder who reporation.	directly or indirectly owns,
and Address  21b. If the debtor is a corp controls, or holds 5% or m	of Interest	Interest  pration; and each stockholder who	directly or indirectly owns,
and Address  21b. If the debtor is a corp controls, or holds 5% or m  Name and Address	of Interest  ooration, list all officers & directors of the corpore of the voting or equity securities of the co	Interest  pration; and each stockholder who reporation.  Nature and Percentage of Stock Ownership	directly or indirectly owns,
and Address  21b. If the debtor is a corp controls, or holds 5% or m  Name and Address	of Interest  poration, list all officers & directors of the corpore of the voting or equity securities of the corpore of the voting or Title	Interest  Diration; and each stockholder who imporation.  Nature and Percentage of Stock Ownership  DLDERS:	
and Address  21b. If the debtor is a corpcontrols, or holds 5% or mand Address  22. FORMER PARTNER  If the debtor is a partnersh	of Interest  poration, list all officers & directors of the corpore of the voting or equity securities of the control of the voting of the voting or equity securities of the voting of	Interest  Diration; and each stockholder who imporation.  Nature and Percentage of Stock Ownership  DLDERS:  Inip interest of each member of the Date of	
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and Address  21b. If the debtor is a corpcontrols, or holds 5% or mand Address  22. FORMER PARTNER  If the debtor is a partnersh  Name	of Interest  poration, list all officers & directors of the corpore of the voting or equity securities of the control of the voting of the voting or equity securities of the voting of	Interest  pration; and each stockholder who prove the stock Ownership  DLDERS:  Inip interest of each member of the Withdrawal	partnership.
and Address  21b. If the debtor is a corpcontrols, or holds 5% or mand Address  22. FORMER PARTNER  If the debtor is a partnersh  Name	of Interest  poration, list all officers & directors of the corpore of the voting or equity securities of the control of the voting or equity securities of the voting or equity securities of the control of the voting or equity securities or equity securities of the voting or equity securities	Interest  pration; and each stockholder who prove the stock Ownership  DLDERS:  Inip interest of each member of the Withdrawal	partnership.

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In re

	STATEMENT OF FIN	AITOIAE AI I AIITO	
22b. If the debtor is a corporati	on, list all officers, or directors whose rel	ationship with the corporation terminated withir	n one (1) year
immediately preceding the com	nmencement of this case.		
Name	<u>.</u>	Date of	
and Address	Title	Termination	
23. WITHDRAWALS FROM A	PARTNERSHIP OR DISTRIBUTION BY	A COPORATION:	
		utions credited or given to an insider, including ner perquisite during one year immediately pre-	
Name and Address of	Date and	Amount of Money or	
Recipient, Relationship to	Purpose of	Description and value of	
Debtor	Withdrawal	Property	
· ·	st the name and federal taxpayer identifi	cation number of the parent corporation of any thin six (6) years immediately preceding the co	•
If the debtor is a corporation, lie for tax purposes of which the d	st the name and federal taxpayer identifi		•
If the debtor is a corporation, lie for tax purposes of which the d case.	st the name and federal taxpayer identifi ebtor has been a member at any time w		•
If the debtor is a corporation, lie for tax purposes of which the d case.  Name of	st the name and federal taxpayer identifi ebtor has been a member at any time w Taxpayer		•
If the debtor is a corporation, listor tax purposes of which the dicase.  Name of Parent Corporation  25. PENSION FUNDS:	st the name and federal taxpayer identification has been a member at any time w  Taxpayer  Identification Number (EIN)  I, list the name and federal taxpayer iden		the debtor, as ar
If the debtor is a corporation, listor tax purposes of which the dicase.  Name of Parent Corporation  25. PENSION FUNDS:	st the name and federal taxpayer identification has been a member at any time w  Taxpayer  Identification Number (EIN)  I, list the name and federal taxpayer iden	thin six (6) years immediately preceding the co	the debtor, as ar

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Sinclair Ellis Jr. and Barbara Ann Ellis, Debtors

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### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 07/25/2009 /s/ Robert Sinclair Ellis, Jr. X Date &

Robert Sinclair Ellis, Jr.

/s/ Barbara Ann Ellis

**Barbara Ann Ellis** 

X Date & Sign

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

07/25/2009

Dated:

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Sinclair Ellis Jr. and Barbara Ann Ellis / Debtors

## **DEBTOR'S STATEMENT OF INTENTION**

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: CHASE Attn: Bankruptcy Dept. 201 N Walnut St De1-1027 Wilmington DE 19801	Describe Property Securing Debt: Chase - 2005 Hyundai Tiburon with over 40,000 miles. Valued through NADA
Property will be (check one):	
□Surrendered	Retained
If retaining the property, I intend to <i>(check at</i> □Redeem the property	least one):
Reaffirm the debt	
□Other. Explain 522(f)).	(for example, avoid lien using 110 U.S.C. §
Property is (check one):	
■Claimed as exempt	□Not claimed as exempt
Property No. 2	1
Creditor's Name: <b>Chase Manhattan Mortga</b> Attn: Bankruptcy Dept. 10790 Rancho Bernardo Rd San Diego CA 92127	Describe Property Securing Debt: 1643 Shirley Drive, Calumet City, 60409. Debtor's rental property- SURRENDER
Property will be (check one):	-
■Surrendered □	Retained
If retaining the property, I intend to <i>(check at</i> □Redeem the property □Reaffirm the debt	least one):
□Other. Explain	(for example, avoid lien using 110 U.S.C. §
522(f)).	(101 example, avoid lieft dailing 110 0.3.C. §
Property is (check one):	
□Claimed as exempt	■Not claimed as exempt

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In re

DEB	TOR'S STATEMENT C	OF INTENTION
Property No. 3		
Creditor's Name: Chase Manhattan MTGE Attn: Bankruptcy Dept. 3415 Vision Dr Columbus OH 43219	Describe Property Secur 62 W. 114th Place, Chic SURRENDER	ing Debt: ago IL 60628. Debtor's rental property-
Property will be (check one):		
■Surrendered	□Retained	
If retaining the property, I intend to (c	heck at least one):	
☐Redeem the property		
□Reaffirm the debt		
□Other. Explain		(for example, avoid lien using 110 U.S.C. §
522(f)).		
Property is (check one):		
□Claimed as exempt	■Not c	laimed as exempt
Duamanto Na 4		
Property No. 4 Creditor's Name:	Describe Property Secur	ina Debt·
FORD CRED		150 with over 30,000 miles. Valued through NADA
Attn: Bankruptcy Dept.		
Po Box Box 542000 Omaha NE 68154		
Property will be (check one):		
□Surrendered	■Retained	
If retaining the property, I intend to (c	heck at least one):	
☐Redeem the property		
■Reaffirm the debt		
□Other. Explain		(for example, avoid lien using 110 U.S.C. §
522(f)).		
Property is (check one):		
■Claimed as exempt	□Not c	laimed as exempt

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# NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

DEB.	TOR'S STATEME	NT OF INTENTION
Property No. 5		
Creditor's Name:  HOME LOAN Services INC  Attn: Bankruptcy Dept.  150 Allegheny Center Mal  Pittsburgh PA 15212	Describe Property 13156 S. Eberhart	Securing Debt: Calumet Park, IL 60827 - (Debtors primary residence)
Property will be (check one):	-	
□Surrendered	■Retained	
If retaining the property, I intend to (cl	heck at least one):	
□Redeem the property		
■Reaffirm the debt		
□Other. Explain		(for example, avoid lien using 110 U.S.C. §
522(f)).		
Property is (check one):		
■Claimed as exempt		Not claimed as exempt
Property No. 6		
Creditor's Name: Onewest BANK Attn: Bankruptcy Dept. 6900 Beatrice Dr Kalamazoo MI 49009	Describe Property 2511 Terrace, Lynv	Securing Debt: wood IL 60411. Debtors' rental property - SURRENDER
Property will be (check one):		
■Surrendered	□Retained	
If retaining the property, I intend to (c)	heck at least one):	
□Redeem the property		
□Reaffirm the debt		
□Other. Explain		(for example, avoid lien using 110 U.S.C. §
522(f)).		
Property is (check one):		
□Claimed as exempt		Not claimed as exempt

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Sinclair Ellis Jr. and Barbara Ann Ellis / Debtors

DEB	STOR'S STATEMENT OF INTENTION	N
Property No. 7 Creditor's Name: Wells Fargo HM Mortgag Attn: Bankruptcy Dept. 8480 Stagecoach Cir Frederick MD 21701	Describe Property Securing Debt: 7543 S. Dante, Chicago 60619. Debtor's rer	ntal property - SURRENDER
Property will be (check one):	<u> </u>	
■Surrendered	□Retained	
If retaining the property, I intend to (	check at least one):	
☐Redeem the property		
□Reaffirm the debt		
□Other. Explain 522(f)).	(for example,	avoid lien using 110 U.S.C. §
Property is (check one):		
, , , ,		
	■Not claimed as exempt  y subject to unexpired leases. (All three of	
PART B - Personal property be completed for each unex	·	
PART B - Personal property	/ subject to unexpired leases. (All three oxpired lease. Attach additional pages if n	
PART B - Personal property be completed for each unex	subject to unexpired leases. (All three o	Lease will be assumed pursuant to
PART B - Personal property be completed for each unexproperty No. 0 Lessor's Name:	/ subject to unexpired leases. (All three oxpired lease. Attach additional pages if n	ecessary.)  Lease will be
PART B - Personal property be completed for each unexperty No. 0 Lessor's Name: NONE	/ subject to unexpired leases. (All three oxpired lease. Attach additional pages if n	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):

/s/ Barbara Ann Ellis

**Barbara Ann Ellis** 

X Date & Sign

07/25/2009

Dated:

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Sinclair Ellis Jr. and Barbara Ann Ellis, Debtors

Bankruptcy Docket #:

## **DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

	The compensation paid or promised by the Debtor(s), to the undersigned, is as follow	S:	
	For legal services, Debtor(s) agrees to pay and I have agreed to accept		\$4,000
	Prior to the filing of this Statement, Debtor(s) has paid and I have received	_	\$4,000
	The Filing Fee has been paid.	Balance Due	<b>\$0</b>
2.	The source of the compensation paid to me was:  Debtor(s)  Other: (specify)		

- 3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:
  - Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.** 

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- **6.** By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

#### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 08/19/2009 /s/ Justin R. Storer

Attorney Name: Justin R. Storer
LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Sinclair Ellis, Jr. and Barbara Ann Ellis, Debtors

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 07/25/2009 /s/ Robert Sinclair Ellis, Jr.

Robert Sinclair Ellis, Jr.

X Date & Sign

Dated: 07/25/2009

/s/ Barbara Ann Ellis

**Barbara Ann Ellis** 

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

In re

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Attorney: Justin R. Storer Bar No: 6293889

PFG Record # 436923